



EXHIBIT Y

ESIS, Inc.
a CIGNA company

Mid-Atlantic Regional Afl Claims Office
701 East Joppe Road
IW 277
P.O. Box 8702
Baltimore, MD 21285-8702
Tel: 410-223-0000 Fax: (410) 223-2012

CIGNA

September 13, 1994

Marty Berger
Home Insurance Company
EDINA Office
7600 France Avenue South
Minneapolis, MN 55435

RE: Our Client: Black & Decker
Mississippi Hearing Loss Litigation
Our File Number: 2896-140-874185-4

Mississippi Vibration Claim
Our File Number: 2872-836-417917-5

Dear Mr. Berger:

I received a phone call this date from Home rep. Tecla Pinto apprising that the above claims are being referred from Homes Florence Park New Jersey Office to your supervision in Minneapolis, MN.

As you will see in reviewing the Mississippi Hearing Loss Litigation material Tecla is forwarding to you the matter has passed through several file handlers. To date ESIS, Inc., on behalf of our client Black & Decker, has yet to receive reimbursement under the Cost Sharing Agreement, a copy of which is somewhere in the material that Tecla is forwarding to you.

Once you've reviewed the material I would appreciate if you would forward to me reimbursement pursuant to the Cost Sharing Agreement on the hearing loss litigation.

As to the cost sharing arrangement on the vibration claims if any, I am still waiting word from Black & Decker's corporate counsel, Miles & Stockbridge.

Cordially,


Gordon Clifford
Team Leader

Mississippi Hearing Loss Litigation
Page 2

CC: Clayton Roop, Risk Manager
Black & Decker

CC: Brian McNamara, Esq.
Litigation Manager
Black & Decker

✓ CC: Gary Duvall
Miles & Stockbridge

CC: Mike Margiotta
Alexander & Alexander

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